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PLEASE RETURN A GUIDE TO MONTANA'S ECONOMIC DEVELOPMENT AND BUSINESS ASSISTANCE PROGRAMS

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MONTANA DEPARTMENT OF COMMERCE

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A Guide to Montana's economic developmen
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Revised October 1984

MONTANA DEPARTMENT OF COMMERCE 1424 9th Avenue Helena Mt. 59620 The following is a compendium of economic development programs provided by the State of Montana and other agencies in Montana. General information about these programs may be obtained by contacting:

Small Business Advocate
Business Assistance Division
Department of Commerce
1424 Ninth Avenue
Helena, Montana 59620
(406) 444-3923

More specific information is available from the contact person identified with each program.

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DEPARTMENT OF COMMERCE

DIRECTOR'S OFFICE

The Director of the Department of Commerce is responsible for the overall management of the department, which includes the divisions of:

- ! Aeronautics
- Business and Professional Licensing
- Financial Institutions
- Local Government Services
- Business Assistance
- Montana Promotion
- Community Development
- Transportation
- Housing

The Management Services Division and the Legal and Consumer Affairs Unit are also attached to the Director's Office. In addition, the Director chairs the State Banking Board in accordance with statutory requirements, and serves as Secretary of the Montana Ambassadors. The Director is also responsible for staffing the Governor's Council on Economic Development and the Advisory Council on Science & Technology.

Contact: Gary Buchanan, Director
Department of Commerce
1424 Ninth Avenue
Helena, MT 59620
(406)444-3494

DEVELOPMENT FINANCE PROGRAMS

The 1983 Legislature authorized a series of programs designed to help small businesses obtain attractive capital financing. These programs are administered by the Montana Economic Development Board (MEDB). Each program has different eligibility criteria under state or federal law, but the primary focus of all programs is to increase the availability of

long-term, fixed-rate financing to Montana small businesses. All programs operate through existing commercial lending institutions.

Contact: Robert M. Pancich, Administrator
Montana Economic Development Board
1424 9th Avenue
Helena, MT 59620
(406)444-2090

Coal Tax Loan Program

The Montana Economic Development Board makes coal tax loans to basic sector businesses. These include: manufacturing, agriculture and mineral production and processing, transportation, tourism, businesses that produce a good or service in Montana that was previously purchased outside the state, and wholesale and retail distribution of Montana-made All loan programs are designed to provide fixed-rate, long-term financing at competitive interest rates. Loans may finance acquisition of land, buildings or equipment and working capital if federally guaran-Five types of loans offered by the Board are described below. The maximum loan is \$1 million and all loan applications must be through a Board-approved financing institution such as a bank or savings and The maximum loan-to-value ratio is 75%. The origiloan association. nating financial institution may charge the borr ower a service fee of up to 2% above the interest rate established by the Board, and the interest rate on the lender's portion of any loan is determined by the lender. The average rates for the first six loans approved by the Board were:

- 11.55 Board buy rate on its share of loan
- 1.41 Service charge by bank on Board's share of loan
- 14.67 Bank's rate on bank's share of loan
- 13.34 Total blended rate to borrower

Federal Guaranteed Loan Program

The Board will fund a small business loan by purchasing the guaranteed portion of the eligible SBA, FmHA and EDA loans. The interest rate to the Board is set at 85% of the rate for U.S. Treasury bonds of a like or similar maturity. (In early September 1984, the Board's rate for a 20-year loan was 10.83%.)

Business Loan Participation Program

The Board will fund a small business loan by purchasing from the originating lender up to 80% of the loan amount. The interest rate to the Board is set at 95% of the rate for U.S. Treasury bonds of a like or similar maturity. (In early September 1984, the Board's rate was 12.10%.)

Economic Development Linked Deposit Program

The Board will fund a small business loan by placing a long-term deposit with the lender equal to 100% of the loan. The interest rate to the Board is set at 90% of the rate for U.S. Treasury bonds of a like or similar maturity. (In early September 1984, the Board's rate was 11.47%.)

Guaranteed Loan Program

The Board will guarantee a small business loan. The interest rate to the Board is set at 95% of the rate for U.S. Treasury bonds of like or similar maturity and the Board receives a 1% annual guarantee fee. (In early September 1984, the Board's rate was 12.10%.)

SBA 503 Loan Participation Program

The Board will fund an SBA 503 small business loan by purchasing from the lender up to 80% of the lender's portion of a 503 package. The interest rate to the Board is set at 95% of the rate for U.S. Treasury bonds of a like or similar maturity. (In early September 1984, the Board's rate was 12.10%.)

Contact: Terry Spalinger, Loan Officer
Montana Economic Development Board
1424 Ninth Avenue
Helena, MT 59620
(406)444-2090

Industrial Revenue Bond Programs

The Montana Economic Development Board issues tax-exempt Industrial Revenue Bonds (IDBs) to fund loans to Montana businesses for the acquisition of land, buildings or equipment by selling tax-exempt bonds. All loans provide long-term, fixed-rate financing and must be originated and serviced by Board-approved financial institutions and meet federal eligibility requirments. Businesses are not limited to the basic sector as described above. Retail, wholesale and service businesses are eligible through 1986.

Composite Industrial Development Revenue Bond Program

Every four months the Board will sell industrial development bonds to finance a package of loans it has approved during the previous months. Composite IDB loans may be for up to \$1 million and the originating lender must provide a 35% letter of credit on the project to back the loan for the first five years. Borrowers are requested to contribute at least 10% equity on projects. As required by federal law, projects must be approved by the Board before project costs may be incurred. Costs of issuing the Composite Bond are prorated among the borrowers in a given pool. The interest rate on loans is established when the bonds are sold, and includes the rate the bonds sold for, application fees and the costs of issuing the bond. The total effective rate to borrowers for the first pool to be funded in December 1984 is estimated to be between 12.25% and 12.75%.

"Stand Alone" Industrial Revenue Bond Program

The Board may issue bonds on a "stand alone" basis to Montana borrowers. Through this program, the Board simply acts as an issuing authority to allow exemption of interest on a qualifying loan. The originating business assumes total risk on the financed project. The interest rate on the underlying loan may be fixed or variable and the interest income on the loan will be exempt from federal taxation. The project owner will be required to pay bond counsel fees and the Board's administrative and financing fee. The maximum loan under this program is \$10 million.

Contact: Mark Semmens, Bond Program Manager

Montana Economic Development Board

1424 Ninth Avenue Helena, MT 59620 (406)444-2090

Pooling of Municipal Bonds

The Montana Economic Development Board has the authority to pool debt of local governments (cities, towns, counties, school districts and special districts) and raise funds for the purchase of local debt by issuing bonds and notes payable out of loan repayments. Single loans may not exceed \$500,000.

Contact: Mark Semmens, Bond Program Manager

Montana Economic Development Board

1424 Ninth Avenue Helena, MT 59620 (406)444-2090

Health Facility Financing

The Montana Health Facility Authority issues tax exempt revenue bonds to finance construction or renovation of non-profit hospitals and health facilities or equipment for health facilities.

Contact: Jack Nielson, Administrator

Montana Health Facility Authority

1424 Ninth Avenue Helena, MT 59620 (406)444-5435

Montana Capital Companies

The Montana Capital Company Program is designed to make private venture or equity capital an available resource within the state. Through the program, the state offers a 25% tax credit incentive (up to \$25,000) to investors in qualified Montana capital companies, which in turn must invest these funds in small, basic Montana firms. The capital companies must be approved by the Montana Economic Development Board. Available tax credits are limited to \$2 million through 1987 and are allocated to capital companies in the order that they become "qualified" and have actual investors. To date, the following four firms have applied to be-

come Montana capital companies. These four firms are sources of potential venture, equity or risk capital for Montana small businesses.

Development Corporation of Montana 555 Fuller Avenue P.O. Box 916 Helena, MT 59624 (406)442-3850

Venture Capital Corporation of Montana 315 Securities Building Billings, MT 59101 (406)256-1984

Montana Equities Limited Partnership 315 Securities Building Billings, MT 59101 (406)256-1984

Blaine County Development Corporation P.O. Box 38 Chinook, MT 59523 (406)357-2411

Contact: Dale Harris, Deputy Administrator

Montana Economic Development Board

1424 Ninth Avenue Helena, MT 59620 (406)444-2090

BUSINESS ASSISTANCE DIVISION

The Business Assistance Division of the Department of Commerce has specific responsibility for assisting new and existing small businesses. Funding authorized by the 1983 Legislature substantially increased the variety of services offered by the division: technical assistance, marketing, international trade, financial planning, procurement, etc. The Division also functions as an advocate for small business in the deliberations of the Governor's Council on Economic Development.

Contact: Byron Roberts, Administrator
Business Assistance Division
Department of Commerce
1424 Ninth Avenue
Helena, MT 59620
(406)444-3923

Small Business Advocate and Business Licensing Center

The 1981 Legislature created a Business Licensing Center to distribute information concerning the state licensing requirements for starting and operating a business and to provide assistance to businesses in applying for licensing. In 1983, the licensing center was given the responsibility to serve as an advocate for small businesses. An in-state, toll-free telephone number is available for their use. It is: 1-800-221-8015

Contact: John W. Balsam, Small Business Advocate

Business Assistance Division

 ${\tt Department\ of\ Commerce}$

1424 Ninth Avenue Helena, MT 59620

Business Location

The Business Location Program publicizes and advertises Montana to firms seeking locations. The program initiates and develops relations with business sectors and individual firms, and prepares and presents location data in response to inquiries received by the Department. The program also works closely with local development organizations in their efforts to locate new firms in their communities.

Contact: Bill Duffy, Business Location Officer

Business Assistance Division

Department of Commerce

1424 Ninth Avenue Helena, MT 59620 (406)444-4378

Montana Ambassadors

In response to a private sector recommendation, the State has implemented an "Ambassador" program to complement the department's business, marketing and tourism development efforts. The program is made up of more than 150 business and university leaders from throughout the state. Members are expected to make calls on business executives and tour operators, during regular out-of-state travel, to familiarize them with Montana as a travel destination and a place to do business. Additionally, Ambassadors work with Montana manufacturers to help market their products outside the state, and they assist the state in hosting visiting foreign and trade delegations. The program is funded by its members and staffed by the Department of Commerce.

Contact: Byron Roberts, Administrator

Business Assistance Division

 ${\tt Department\ of\ Commerce}$

1424 Ninth Avenue Helena, MT 59620 (406)444-3923

Business Development Assistance

This program, greatly expanded by the 1983 Legislature, increases the State's capacity to provide technical assistance and information to small businesses, particularly small manufacturers. Such information might involve training opportunities, federal contract leads and sources of loan and grant funds. Some technical assistance is provided by contracting with private sector consultants. This assistance could cover such subjects as financial packaging, marketing, product testing and development and quality control. The program also provides training in loan packaging in cooperation with the President's Small Business Revitalization Program.

Contact: Gary Faulkner, Business Development Officer

Business Assistance Division

Department of Commerce 1424 Ninth Avenue Helena, MT 59620

(406)444-4325

Assistance to Local Development Organizations

This program expands the capacity of the Department of Commerce to deliver technical assistance and training to communities in their efforts to work with small businesses at the local level. Training is directed toward two different groups: (a) local leaders responsible for organizing and maintaining local development efforts, and (b) professional staff of local organizations who must provide technical skills to local development efforts. Special emphasis is placed on assisting the existing small business community rather than focusing on recruitment of new business. Further technical assistance includes assistance from department staff in assembling the basic "tools" necessary in the community and cost-sharing grants for specialized expertise necessary to carry out a specific local development project. (A list of local development organizations can be found on the last page of this book.)

Contact: Larry T. Douglas

Business Assistance Division

Department of Commerce 1424 Ninth Avenue Helena, MT 59620 (406)444-4324

University Center for Business & Management Development

This program, approved by the Board of Regents and funded by the Legislature, establishes a university coordinator for business training, research and technical assistance to small businesses. The program employs resources from all six units of the University System in delivering business skill training to small business and agri-business firms as well as coordinating internships and technical assistance.

Contact: Neal "Nick" Nixon, Acting Director

University Center for Business & Management Development

445 Reid Hall

Montana State University

Bozeman, MT 59717 (406)994-2057

International Export Assistance

This program is designed to enhance the marketability of the manufactured and agricultural products of Montana's small businesses. International export assistance offers direct, one-stop, technical assistance to those small businesses wishing to enter foreign markets. The department also cooperates with the Montana International Trade Commission in sponsoring international trade projects.

Contact: John J. Maloney, International Trade Officer

Business Assistance Division

Department of Commerce 1424 Ninth Avenue Helena, MT 59620 (406)444-4380

Development Finance Technical Assistance

Technical assistance is available to businesses in the areas of financial analysis, financial planning, loan packaging, industrial revenue

bonding, state and private capital sources and business tax incentives. The program is also designed to work on behalf of businesses and financial institutions in assisting with various public sector programs, including Urban Development Action Grants (UDAGs), Community Development Block Grants, EDA grants, SBA loan guarantees, Industrial Revenue Bonds and the Montana Economic Development Board's in-state investment funds.

Contact: Ron Preston, Finance Officer
Business Assistance Division
Department of Commerce
1424 Ninth Avenue
Helena, MT 59620
(406)444-4323

Marketing Assistance

This program is designed to focus on the development and expansion of outlets for products manufactured or processed in Montana. Expertise is available to new and existing firms with new products in finding outlets for their commodities. Products of Montana manufacturers are represented at selected trade shows both in the United States and foreign countries. A Montana Manufacturers & Products Directory is available through this program and allows the Department to identify specific categories of Montana-made products for promotional targeting and for labeling, advertising or trade shows.

Contact: Gene Marcille, Marketing Officer
Business Assistance Division
Department of Commerce
1424 Ninth Avenue
Helena, MT 59620
(406)444-4392

Montana Product Promotion

Funded by the 1983 Legislature, the Montana Product Promotion Program is designed to elevate the status of Montana-made products in the market-place. The program also serves to educate Montanans about the diversity of products manufactured in their state. As part of this program, a full-color, "Made in Montana" logo is available to manufacturers of products that have a minimum of 50% Montana added value.



This logo is available in the form of hang-tags, adhesive labels and photo mechanical transfers (PMTs) for direct printed inclusion in product packaging. The PMTs are free of charge and the labels are available from a contracted supplier at a fixed unit price. The department has implemented an extensive public awareness campaign utilizing television, newspaper, outdoor and radio advertising to encourage Montanans to "look for the label." The media campaign will run through June 1985.

Contact: Penny Freeman, Marketing Coordinator

Business Assistance Division

Department of Commerce 1424 Ninth Avenue Helena, MT 59620 (406)444-4321

U.S. Government Procurement Assistance

As part of the Business Assistance program, the department disseminates current government procurement literature to local development efforts. The department also provides technical assistance on a one-to-one basis to those small businesses having problems in expanding, contracting with the private sector and other areas.

Contact: Gary Faulkner, Business Development Officer

Business Assistance Division

Department of Commerce 1424 Ninth Avenue Helena, MT 59620 (406)444-4325

MONTANA PROMOTION DIVISION

The Promotion Division is responsible for promoting the State of Montana as a travel destination for both summer and winter vacationers. Utilizing the State's "Master Marketing Plan," the Division strives to increase the frequency of visitations by nonresident tourists and travelers. The Division works closely with the private sector (airlines,

ski areas, innkeepers, outfitters, etc.) to increase the dimensions of its tourism-related efforts. In addition, the Division promotes group travel and markets Montana as a location for the film and television industries.

Contact: John Wilson, Administrator Montana Promotion Division Department of Commerce 1424 Ninth Avenue Helena, MT 59620

(406)444-2654

Consumer Travel Promotion

This section of the Montana Promotion Division is responsible for the promotion of the state to individual consumers. Consumer Travel Promotion includes four different but related functions: publications; advertising; exhibiting, and publicity. Each year, several brochures explaining and illustrating the Montana vacation product are published by Division personnel. In addition, the staff creates, designs and oversees the production of all paid advertising and advertising campaigns. Consumer travel personnel are also responsible for generating publicity about Montana and for exhibiting at consumer trade shows.

Contact: John Wilson, Administrator Montana Promotion Division Department of Commerce 1424 Ninth Avenue Helena, MT 59620

(406)444-2654

Group Travel Promotion

Group Travel is responsible for initiating and maintaining productive contact with the travel trade industry. Personnel advertise in specific and various ways to attract national and international tour groups to Montana. A "Group Tour Planning Guide" is published regularly and sent to group tour operators. Staff members attend travel trade shows and conduct familiarization tours for tour operators and travel agents. Group Travel targets its markets to include Canada and western and midwestern states for winter and summer group tours.

Contact: Linda Howard

Montana Promotion Division Department of Commerce 1424 Ninth Avenue Helena, MT 59620 (406)444-3760

Motion Picture and Television Promotion

Staff involved in film and TV promotion act as a liaison for studios and production companies interested in filming motion pictures and commercials in Montana. In addition to scouting locations and negotiating permits, personnel go on location with film crews to serve as consultants and to provide technical expertise and other location-related assistance. Staff also publish a "Motion Picture and Television Location Manual," which is sent to interested parties, including location scouts, producers and directors.

Contact: Garry Wunderwald

Montana Promotion Division Department of Commerce 1424 Ninth Avenue Helena, MT 59620

(406)444-3762

ECONOMIC POLICY, PLANNING AND RESEARCH UNIT

Governor's Council on Economic Development

The Governor's Council on Economic Development was funded by the 1983 Legislature to review and evaluate state economic development programs and problems, develop a biennial "economic conditions report" and sponsor appropriate research and action on economic development issues. The 20 Council members were appointed by the Governor for two-year terms. The members represent the following sectors of the economy: natural resources extraction and processing industries; small business; tourism; agriculture; education; conservation; public interest; financial; professional; economic development, and organized labor.

Contact: Byron Roberts, Administrator Business Assistance Division

> 1424 Ninth Avenue Helena, MT 59620 (406)444-3923

Advisory Council on Science & Technology

The Advisory Council on Science & Technology was appointed by the Governor in 1983 and has 11 members with scientific and business backgrounds. The Council's mission is to mass the scientific and technological talents and resources of public and private interests into partnerships to foster the use of science, technology and innovation to strengthen the state's economy. The Council has set the following goals: (1) to increase utilization of science and new technology by Montana businesses to help them become more productive and competitive; (2) to encourage and assist the expansion and start-up of technology-oriented businesses; (3) to assure that students and workers are obtaining proper education and skills to be competitive in a changing employment market, and (4) to support and strengthen research, development and technology transfer capabilities in the state.

Contact: Frank Culver, Administrative Officer

Department of Commerce 1424 Ninth Avenue Helena, MT 59620 (406)444-5473

Census and Economic Information Center

The Census and Information Center (CEIC) is the lead agency of the Montana State Data Center, which is a federal-state cooperative program with the U.S. Bureau of the Census. The CEIC serves as a central location for businesses, government agencies and the general public to obtain population and economic information for research, planning and decision-making purposes. The data dissemination, research and analysis activities of the CEIC are based on information from a variety of state and federal agencies, with the principal sources being the U.S. Bureau of the Census, the U.S. Bureau of Economic Analysis and the Montana Department of Labor and Industry.

Contact: Patricia Roberts, Program Manager

Census and Economic Information Center

Department of Commerce 1424 Ninth Avenue Helena, MT 59620 (406)444-2896

Montana County Profiles

The Census and Economic Information Center (CEIC) produces profiles of the state and of all 56 counties annually. The profiles contain information on population, vital statistics and health, education, housing, employment, income, government finances, social insurance and welfare, agriculture and business enterprise trade and services. The profiles are available to business and industry, federal, state and local government agencies, educational, health care and charitable organizations, planners and consultants and the general public.

Contact: Dwayne Ward, Research Specialist
Census and Economic Information Center
Department of Commerce
1424 Ninth Avenue
Helena, MT 59620
(406)444-2036

Montana Economic Reporting & Forecasting System

This forecasting system (sometimes called "Economics Montana") was recently established to improve the level of information available for making decisions about Montana's economy. It provides useful data about current and future economic conditions in the state. This project was funded by the 1983 Legislature and is administered by the Department of Commerce. Although headquartered at the Bureau of Business and Economic Research at the University of Montana, economists from Montana State University, Montana College of Mineral Science & Technology, various state government agencies and private industry are important contributors to the project.

Contact: Maxine C. Johnson, Director
Bureau of Business and Economic Research
University of Montana
Missoula, MT 59812
(406)243-5113

TRANSPORTATION DIVISION

The Transportation Division is responsible for providing litigation and analytical assistance to transportation users and developing cost models to assess changes in transportation rates and systems. The Division also provides technical, planning and financial assistance to local governments, transportation providers and users.

Contact: William Fogarty, Administrator

Transportation Division
Department of Commerce
1424 Ninth Avenue
Helena, MT 59620
(406)444-3423

Litigation and Analysis Bureau

The Litigation and Analysis Bureau is responsible for transportation rate analysis and litigation and for providing technical expertise and assistance to shippers. Bureau personnel compile and file evidence as well as testify on said evidence before the courts and the Interstate Commerce Commission. The Bureau performs analytical work such as developing cost formulas and models to analyze transportation cost components.

Contact: David Rouleau

Transportation Division Department of Commerce 1424 Ninth Avenue Helena, MT 59620 (406)444-4268

Local Rail Service Assistance

Federal and state legislation authorize and direct the State to prepare a State Rail Plan. In this planning document, state rail policy is defined. Each segment of rail system within the state is evaluated, and federal-state assistance projects are identified. Assistance for eligible projects includes limited grants and low-interest loans to rail or rail-related industry for track plant rehabilitation, acquisition or new construction.

Contact: John Craig

Transportation Division Department of Commerce 1424 Ninth Avenue Helena, MT 59620 (406)444-3445

Rail Abandonment Study

Legislation creating this study directs the department to identify and research the feasibility, desirability and estimated cost of acquisition by the State of those railroad rights-of-way that are or may be abandoned. The Department is required to submit a plan, to be considered by the Legislature, for the acquisition of rail properties. The department is also directed to join and assist local groups in evaluating financial feasibility, seeking funding and establishing a feeder line program for communities interested in preserving branchline rail service.

Contact: John Craig

Transportation Division Department of Commerce 1424 Ninth Avenue Helena, MT 59620 (406)444 - 3445

Subterminal Development Monitoring

Since the introduction of unit train grain rates in 1980, the Transportation Division has monitored changes in the state grain marketing industry. Information on grain subterminal development rate structures and branchline abandonments are available from the Division.

Contact: John Craig

Transportation Division Department of Commerce 1424 Ninth Avenue Helena, MT 59620 (406)444-3445

Passenger Transportation Bureau

This bureau administers state and federal programs that provide financial and technical assistance to intercity passenger carriers, urban public transportation and other transportation providers and users, including the elderly and handicapped. This bureau is also responsible for developing and implementing programs to improve passenger transportation in Montana.

Contact: Patricia Saindon

Transportation Division Department of Commerce 1424 Ninth Avenue Helena, MT 59620 (406)444-4267

Special Projects Section

The Policy and Research Section of the Transportation Division conducts research and prepares special studies pertaining to transportation issues. Among these issues are grain movement, rail abandonment impacts, truck impacts, maritime transportation, rail passenger transportation and other related subjects. An additional responsibility is to track transportation-related legislation.

Contact: Richard Howell

Transportation Division Department of Commerce 1424 Ninth Avenue Helena, MT 59620 (406)444-3676

AERONAUTICS DIVISION

The Aeronautics Division of the Department of Commerce is responsible for licensing all airports in the state. Additionally, the Division administers a program of low-interest loans for various airport improvement projects. The 7-1/4 percent loans, generally matched by similar federal airport improvement grants, are available to any Montana tax-levying body -- cities, counties, airport authorities, etc. -- for a maximum loan period of nine years. Montana's legislature has supported this program with an appropriation of \$1.3 million over the 1984-85 biennium.

Contact: Mike Ferguson, Administrator

Aeronautics Division
Department of Commerce
2630 Airport Road
Helena, MT 59620
(406)444-2506

COMMUNITY DEVELOPMENT DIVISION

This Division administers community development programs that provide technical and financial assistance to Montana communities. The primary clientele for divisional services are local governments. Areas of assistance cover overall local government operations, community planning, public facilities, economic development and housing. Several programs address the special needs of communities facing substantial negative impacts due to population growth or decline from mining.

Contact: Nancy Leifer, Administrator

Community Development Division

Department of Commerce

Cogswell Building, Room C-211

Helena, MT 59620 (406)444-3757

State Financial Assistance to Local Governments

The Division administers two programs of state financial assistance to local governments. One of these is the Local Government Block Grant program, which distributes approximately \$17 million to local governments for use in any area of local government operations. The other program is the County Land Planning Fund, which distributes funds to all Montana counties every year for use in land-use planning activities. Approximately \$450,000 is distributed per year with a minimum of \$3,000 to each county, the remainder divided on a formula basis.

Contact: Jack Vaughn, Community Program Coordinator

Community Development Division

Department of Commerce

Cogswell Building, Room C-211

Helena, MT 59620 (406)444-3757

Community Infrastructure Research

The Community Assistance Program staff are currently studying local infrastructure needs in conjunction with local, state and federal agen-

cies. The focus of this effort is to identify ways of enhancing local government's capabilty to finance and maintain local public facilities.

Contact: Jack Vaughn, Community Program Coordinator

Community Development Division

Department of Commerce

Cogswell Building, Room C-211

Helena, MT 59620 (406)444-3757

Community Inquiry and Information Service

The Community Assistance Program staff provide answers to questions from local government officials primarily in the areas of project financing (grants, loans), land use planning and legal matters. The staff follow up on requests for information via networking other local government organizations and by doing special research. Resources include a library, computer searches, Planners Advisory Service and access to a local government/land use attorney.

Contact: Robb McCracken, Community Development Planner

Community Development Division

Department of Commerce

Cogswell Building, Room C-211

Helena, MT 59620 (406)444-3757

Community Workshops and Publications

The Community Assistance Program staff produce workshops, publications and audio visual materials on community development and local government topics. Topics are identified through conversations with state and local officials and with representatives of local government organizations. A list of current and future workshops, publications and audio visual material is available on request.

Contact: Jack Vaughn, Community Program Coordinator

Community Development Division

Department of Commerce

Cogswell Building, Room C-211

Helena, MT 59620 (406)444-3757

Community Development Block Grant (CDBG) Program

Montana's CDBG program is a competitive grant program designed to help cities, towns and counties of less than 50,000 population with their greatest community development needs, and with particular emphasis on assisting persons of low and moderate income. The "Small Cities" CDBG program was administered in Montana for seven years, through 1981, by the U.S. Department of Housing and Urban Development. In 1981, federal legislation authorized state administration of this program. A special session of the Montana Legislature designated the Montana Department of Commerce as the administering agency in 1981. The program awards approximately \$6 million annually in grants to local governments for a variety of economic development, housing and public facility projects.

Contact: David Cole, Program Administrator

Community Development Division

Department of Commerce

Cogswell Building, Room C-211

Helena, MT 59620 (406)444-4480

Montana Coal Board

Section 90-6-201, MCA, authorizes the Coal Board to assist, through grants and loans, units of local government that have been required to expand their provision of public services as a consequence of large-scale development of coal mines and coal-utilizing facilities. The role of the Coal Board is not to replace local effort, but rather to assist local efforts to plan for and help meet the escalating needs for public services, such as schools, water and sewer projects, health care and other community services.

Contact: Murdo Campbell, Administrative Officer

Montana Coal Board

Cogswell Building, Room C-211

Helena, MT 59620 (406)444-3757

Montana Hard Rock Board

The Hard Rock Mining Impact Act of 1981 requires the developer of a proposed, large-scale, metalliferous mine to prepare an impact plan that identifies the project's anticipated impacts on local government services, facilities, revenues and expenditures. The impact plan is to include a schedule specifying when and how the developer will meet any net

increase in local government costs that are expected as a result of the mineral development. The Hard Rock Mining Impact Board is to facilitate the overall implementation of the Act and is to resolve, through a formal hearing process, any differences between the developer and the affected local governments concerning the impact plan. The Board is also authorized to administer two separate grant programs, one of which has not been funded; the other deals with the community and economic impacts of future mine or smelter closures but does not take effect until July 1, 1985.

Contact: Carol Ferguson, Administrative Officer
Hard Rock Mining Impact Board
Department of Commerce
Cogswell Building, C-211
Helena, MT 59620
(406)444-3757

OTHER STATE AGENCIES

BOARD OF INVESTMENTS

The Montana Board of Investments has authority to invest up to 10% of any of the funds under its supervision in Montana businesses. The Board may make debt or equity investments.

Contact: James R. Howeth, Investment Officer

Board of Investments

Department of Administration

1236 East Sixth Avenue

Helena, MT 59620 (406)444-2656

AGRICULTURAL DEVELOPMENT

Beginning Farm Loan Program

The Montana Agricultural Loan Authority was created to provide lower interest rate financing to beginning farmers/ranchers through financial institutions and the sale of tax exempt bonds. The program is patterned after the Iowa Farm Loan Program. The Authority can provide financing on both agricultural land or depreciable agricultural assets. Retiring farmers/ranchers may also qualify for a tax deduction on the sale of agricultural land to a qualifying beginning farmer/rancher.

Contact: Michael E. Murphy, Administrator

Beginning Farm Loan Program Department of Agriculture

Sixth & Roberts Helena, MT 59620 (406)444-2402

Rural Development

This program provides direct lower interest rate financing to rural youth and rural youth organizations for junior livestock and other agricultural business loans. The program also provides for some real estate purchase loans and FmHA subordination loans for farm operating.

Contact: Steve Baril, Program Manager

Rural Development Program Department of Agriculture

Sixth & Roberts Helena, MT 59620 (406)444-2402

Marketing Assistance

This program provides market research and other assistance to Montana's producers and those marketing agricultural products through identification analysis and direction in development of both foreign and domestic markets. Transportation and product movement through the state are also areas of focus and study assistance. Crop and livestock statistical reporting and grain movement data are also summarized for market information purposes.

Contact: Steve Kalgaard, Market Research Analyst

Department of Agriculture

Sixth & Roberts Helena, MT 59620 (406)444-2402

THE IMAGE OF AGRICULTURE PROJECT

Sponsored by the Western Governors' Association, this project is being conducted by the Governor's Office in Montana. The purpose of the project is to make the public and policymakers more aware of the social and economic interrelationships within the food production and distribution system. This educational program is designed to encourage an informed, balanced, public discussion of critical agricultural issues. Such discussion may help lead to policies more responsive to the economic and resource needs of our agricultural industry and rural communities, ensuring longterm productivity of the agricultural and human resources needed to meet the future food and fiber needs of the nation and the world.

Contact: Nancy Matheson

Governor's Office State Capitol Helena, MT 59620 (406)444-3111

MONTANA COOPERATIVE EXTENSION SERVICE

Financed jointly by county, state and federal governments, this educational service provides Montana with current and reliable information pertaining to four major program areas: agriculture, home economics, 4-H in Youth and community development. The community development program includes economic development educational programs and materials aimed at the needs of small and declining communites. The Service's 53 county offices act as referral centers for business people and community leaders seeking economic development and business management information.

Contact: Dave Sharpe, Community Development Specialist

Cooperative Extension Service

409 Linfield Hall

Montana State University

Bozeman, MT 59717 (406)994-5608

WATER DEVELOPMENT LOAN AND GRANT PROGRAMS

The Department of Natural Resources and Conservation administers a water development loan and grant program for local governments, state agencies and private entities. The program is funded by the State's coal severance tax, which provides about \$1.5 million biennially, and two bonding authorities totaling \$255 million. The program makes loans and grants available for such diverse water development projects as dam and reservoir construction, streambank stabilization and erosion control, and development of water conservation measures.

Contact: Caralee Cheney, Chief

Water Development Bureau

Department of Natural Resources & Conservation

28 South Rodney Helena, MT 59620 (406)444-6668

RENEWABLE ENERGY AND CONSERVATION PROGRAM

The Renewable Energy and Conservation program, funded with Montana's coal severance tax revenue and administered by the Department of Natural Resources and Conservation (DNRC), was established to promote the research, development and demonstration of energy conservation and of solar, wind, geothermal, small-scale hydro and biomass energy resources. This program offers grants to cover the early stages of project develop-

ment, i.e., from research to demonstration, as well as loans for the commercialization of those projects with payback or income-generating potential. The Renewable Energy Program also allows DNRC to contract with individuals and organizations to undertake specific energy-related projects when the need arises.

Contact: Greg Mills, Supervisor Grant & Loan Section

Department of Natural Resources & Conservation

25 South Ewing Helena, MT 59620 (406)444-6774

VOCATIONAL TECHNICAL EDUCATION

Public secondary and postsecondary vocational technical education programs are available throughout Montana for individuals of all ages who desire occupational skill development. These programs provide training and retraining to students who want to enter the job market with relevant basic skills, employees who want to maintain and upgrade their present skills or people who want to learn different skills necessary for a desired career change. Programs in the areas of communication, business, marketing, agriculture, health, electronics, mechanics and food service are available for students on either a full-t ime or part-time basis. These programs are kept up-to-date by the close working relationship of instructors and administrators with business and industry representatives.

Contact: Kathryn Penrod, Executive Director

Montana Advisory Council for Vocational Education

Executive Management Building

1228 11th Avenue Helena, MT 59620 (406)444-2964

LABOR TRAINING PROGRAMS

Job Training Partnership Act

The Job Training Partnership Act (JTPA) was implemented October 1, 1983. Under JTPA, public and private sector representatives cooperate to develop and implement job training programs to meet Montana's special needs. The Act provides a framework whereby state and local programs can assist economically disadvantaged persons -- including youth, un-

skilled adults and dislocated workers -- to become productive members of the labor force.

Contact: Gary Curtis, Administrator

Job Service and Training Division Department of Labor & Industry

P.O. Box 1728 Helena, MT 59624 (406)444-4500

Industrial Start-up Training Program

The Industrial Start-Up Training Program, funded by the 1983 Legislature, is a broad-based job training effort for employees of new or expanding small businesses in Montana. Administered by the Department of Labor and Industry, the program is designed to minimize new employers' problems in obtaining a trained workforce. Specifically, the department works with the employer to determine the required number and skill levels of the firm's employees. The department then conducts labor availability surveys and recruits prospective employees by handling all the advertising, screening, testing, interviewing and training. The employer subsequently makes the final employee selection.

Contact: Gary Curtis, Administrator

Job Service and Training Division Department of Labor & Industry

P.O. Box 1728 Helena, MT 59624 (406)444-4500

DISADVANTAGED BUSINESS ENTERPRISE AND WOMEN BUSINESS ENTERPRISE

Montana's Department of Highways maintains a Disadvantaged Business Enterprise and Women Business Enterprise (DBE/WBE) Office, which is responsible for identifying and certifying DBE/WBE contractors and assisting them in successfully bidding and completing highway construction contracts. This office also serves as an advocate for DBE/WBE businesses with other State agencies.

Contact: Peg M. Dolan, Program Manager

DBE/WBE

Department of Highways

Capitol Station Helena, MT 59620 (406)444-6332

STATE PURCHASING POLICIES

Small Business Procurement Set Asides

The Montana Small Business Purchasing Act of 1974 was enacted to ensure that a fair portion of State purchases and contracts for supplies and services is placed with small businesses. The Act, Section 18-5-301-308, MCA, allows each State agency to designate specific commodities, equipment or services as small business "set asides" when there is a reasonable expectation that bids will be obtained from at least three small businesses capable of furnishing the desired property or service at a fair and reasonable price. Services rendered by registered professionals, i.e., accountants, attorneys, architects, etc., are prohibited from being designated as set asides.

Contact: Laurie Ekanger, Administrator

Purchasing Division

Department of Administration

Sam Mitchell Building Helena, MT 59620 (406)444-2575

Resident Bidding Preferences

Sections 18-1-102 and 103, MCA, provide for a three percent (3%) bidding preference for "resident businesses" when they bid on State contracts. This preference is awarded to vendors who meet the residency requirements detailed in Section 18-1-103, MCA, and to vendors who, regardless of residence, produce or manufacture the items that they bid in the State of Montana. The State Purchasing Division is responsible for determining eligibility for residence, using information provided by each individual vendor. This information is collected on a Bidders Affidavit Form as part of the registration process for the central bidders list.

Contact: Purchasing Division

Room 165, Mitchell Building Department of Administration

Capitol Station Helena, MT 59620 (406)444-2575

TAX INCENTIVES

Montana has implemented a number of industrial tax incentives. These incentives include primarily (1) property tax exemptions and reductions and (2) individual income and corporate license tax credits and exemptions.

Among the property tax incentives are property assessment reductions for new or expanding manufacturing industries and for certain remodeling projects, property tax rate reductions for qualified "new industries" and for air and water pollution control equipment; and certain property tax exemptions for business inventories and "freeport merchandise" -- merchandise produced outside Montana which, while in transit through Montana, is temporarily consigned to a Montana storage facility.

Individual income and corporate license tax incentives include credits for new or expanding corporations and for certain investments, and exemptions for domestic international sales corporations (DISCs) and for investment in small business investment companies (SBICs).

Other incentives worth noting include:

- -- The Montana Agricultural Loan Authority, created by the 1983 Legislature to assist farmers and ranchers in obtaining lower interest, long-term financing;
- -- Local Funding for Economic Development, a means by which a local governing body may, with voter approval, authorize funds to be used for certain economic development activities, and
- -- Additional tax incentives for alcohol distributors producing distilled alcohol for use in gasohol production.

Contact: Steve Bender, Bureau Chief Research and Information Division Department of Revenue Sam Mitchell Building, Room 418 Helena, MT 59620 (406)444-2981

THE 49TH PARALLEL INSTITUTE

Established by Montana State University and housed in the Department of Commerce, the Institute's office provides a liaison between the Governor's ad hoc committee on Canadian relations and offices of the Canadian federal and provincial governments. The general purpose of the Institute is to improve U.S.-Canadian relations in the West. ically, the Institute is engaged in projects aimed at strengthening cooperative mechanisms in the areas of trade, trans-boundary pollution, tourism and cultural exchange and education. The Department of Commerce contracted with the Institute to produce a sourcebook on Montana-Canada trade and investment relations and conduct jointly with state and federal officials workshops on international business (with an emphasis on cross-border trade with Canada). The Institute will continue to assist the department's International Trade Officer in identifying market opportunities in Canada and other Pacific Rim countries for Montana exports and in identifying foreign sources of investment capital. The department is one of several co-sponsors of a 1985 Pacific Triangle Trade Conference organized by the Institute, which will bring together private and public sector representatives from Western Canada, the U.S. and Asian countries in the Pacific Rim area.

Contact: Steve Maly, Research Associate

49th Parallel Institute
Department of Commerce
1424 Ninth Avenue
Helena, MT 59620
(406)444-4270

OR

Contact: Dr. Lauren McKinsey, Director

49th Parallel Institute Montana State University

Bozeman, MT 59717 (406)994-6689

OTHER SERVICES

NATIONAL CENTER FOR APPROPRIATE TECHNOLOGY

The National Center for Appropriate Technology (NCAT) administers and operates the National Appropriate Technology Assistance Service (NATAS) under contract with the U.S. Department of Energy. NATAS can assist with such things as acquiring financing, product patenting, licensing, marketing, business planning and business organization development. NATAS can also answer technical questions and help solve problems related to energy conservation and renewable energy uses. For NATAS assistance, call 1-800-428-1718 in Montana, or write NATAS, P.O. Box 2525, Butte, MT 59702-2525. For information about other NCAT services:

Contact: Jon C. Sesso

National Center for Appropriate Technology

P.O. Box 3838 Butte, MT 59702 (406)494-4572

RESEARCH CENTERS

Center for Research in Surface Science & Submicron Analysis (CRISS)

Located on the Montana State University Campus in Bozeman, CRISS is a designated facility of the National Science Foundation Regional Instrumentation Facility Program. The program has been established to make high-technology, state-of-the-art research instruments available for the use of scientists from university, government and industrial laboratories. Montana's CRISS facility is dedicated to a number of surface and interface spectroscopies, including high-resolution scanning Auger electron spectroscopy (SAM), X-ray and ultraviolet photoemission spectroscopy (XPS and UPS), low-energy electron-loss spectroscopy (LEELS) and secondary ion mass spectrometry (SIMS).

Contact: Gerald J. Lapeyre, Director

Center for Research in Surface Science & Submicron Anal.

Department of Physics Montana State University

Bozeman, MT 59717 (406)994-6153

Montana Bureau of Mines & Geology

The Bureau of Mines and Geology, part of the Montana College of Mineral Science & Technology, has a regular program to assist operators of small mines. The Bureau provides assistance to all who are looking for information on water availability, quality of groundwater, mines and minerals.

Contact: Dr. Edward C. Bingler, Director

Montana Bureau of Mines & Geology

West Park Street Butte, MT 59701 (406)496-4166

Antifungal Susceptibility Testing Reference Laboratory

This laboratory serves as one of six national reference centers for the identification and susceptibility testing of medically important fungi. A physician, hospital or laboratory sends a fungus isolated from and causing human or animal disease to this laboratory for proper identification and to be tested against currently available and experimental antifungal drugs. This service provides information which aids in the proper and optimal therapy selection by physicians responsible for the care of patients experiencing such infectious diseases.

Contact: Dr. Michael G. Rinaldi

Department of Microbiology Montana State University

Bozeman, MT 59717 (406)994-2903 or 5667

Institute for Biological & Chemical Process Analysis (IPA)

IPA was established by Montana State University to increase cooperation with private industry and government agencies in the overlapping areas of biology, chemistry and engineering. Consequently, IPA conducts fundamental research, development and testing for industry and government. IPA pursues projects that cross the traditional scientific disciplinary boundaries. Illustrative projects include: biological reactor engineering, fouling and corrosion, energy production from biomass, microbial processes at surfaces, water and wastewater treatment, resource recovery and natural aquatic processes. IPA offers a wide range of microbiological, biochemical and chemical analytical services related to water and wastewater treatment, natural aquatic ecosystems and biological reactor engineering. IPA also provides data processing, sta-

tistical analysis and computer programming expertise in support of sampling programs, process control and testing activities.

Contact: Dr. W.G. Characklis or Dr. K.E. Cooksey

Institute for Biological & Chemical Process Analysis

College of Engineering

410 Cobleigh Hall

Montana State University

Bozeman, MT 59717

(406)994-4770, 6135 or 6136

Montana Forest and Conservation Experiment Station

A mission-oriented research program in second growth forest management is conducted at the Lubrecht Experimental Forest east of Missoula. A grants and contracts research program in forestry, wildlife, water, recreation and range is also operated through funding from private, state, federal and industry sources.

Contact: Benjamin Stout, Director

Montana Forest & Conservation Experiment Station

University of Montana Missoula, MT 59812 (406)243-5521

The Wilderness Institute

The Institute is an information clearinghouse on Montana's wilderness resource. It provides educational programs, performs field studies and conducts research. The Institute provides assistance to public and private organizations in evaluating the wilderness resource, measuring wilderness use and assessing the impacts of humans on wilderness.

Contact: Bob Ream, Director, or Ken Wall, Ass't. Director

The Wilderness Institute

School of Forestry University of Montana Missoula, MT 59812 (406)243-5361

Intermountain Forest & Range Experiment Station

This experiment station, administered by the U.S. Forest Service, performs research for public and private sector interests to solve problems related to forest management and conservation.

Contact: Richard Krebill, Ass't. Station Director

Intermountain Forest & Range Experiment Station

USDA, Forest Service Research

Drawer G

Missoula, MT 59806

(406)721-5697

STORAGE FACILITIES

Port of Montana

Formerly the Port of Butte, this modern facility offers U.S. Customs services, bonded and general warehouse storage in maximum security warehousing, no inventory tax and licensed brokerage services to shippers, wholesalers and manufacturers. The Port is a non-profit enterprise promoted by the citizens of Butte-Silver Bow in an effort to strengthen and diversify both the state and local economies.

Contact: Richard L. Monaghan, General Manager

Port of Montana

Box 3641

Butte, MT 59702 (406)494-3060

Great Falls Foreign Trade Zone

Located at the Great Falls International Airport near the Montana-Canadian border, the new Great Falls Foreign Trade Zone offers special import/export, manufacturing and warehousing benefits to businesses requiring these services. Plans for the near future include the addition of custom brokerage services, transportation services, worldwide marketing and distribution services and facilities management capabilities.

Contact: Great Falls Foreign Trade Zone #88

Economic Growth Council

P.O. Box 3324

Great Falls, MT 59403

(406)761-5073

U.S. SMALL BUSINESS ADMINISTRATION

Financial Assistance

Regular Loans

Most of the SBA's business loans are made by private lenders and then guaranteed by the agency. There is no limit on the loan size but SBA's guaranty cannot exceed \$500,000 or 90%, whichever is smaller. The interest rate is set by the lender and the term cannot exceed 25 years. Loans for working capital seldom exceed seven years. Although loans may be for any worthwhile purpose, the agency prefers to be considered a fixed asset lender.

Special Loan Programs

- 1. Local Development Company Loans (502 Programs): Loans are made to groups of local citizens whose aim is to improve the economy in their areas. Loan proceeds may be used by the development company to assist specific small businesses for the purpose of plant acquisition, land, machinery and equipment.
- 2. Certified Development Company Program (503 Corporation): program's purpose is to help communities by stimulating the growth and expansion of small businesses within a defined area of operation. Certified Development Companies are authorized to sell debentures pertaining to an identifiable small concern with SBA's 100% guarantee. The proceeds from the sale of each debenture will be used for plant acquisition, construction, conversion or expansion for each identifiable small business concern.
- 3. Disaster Assistance: When the President or the Administrator of the Small Business Administration declares a specific area to be a disaster area, Physical Damage Disaster Loans are availabale from the SBA. They are made to homeowners, renters and businesses to repair

or replace damaged or destroyed homes, personal property and businesses.

4. Surety Bonds: SBA is authorized to guarantee to a qualified surety up to 90% of losses incurred under bid, payment or performance bonds issued to contractors on contracts valued up to \$1 million. The contract may be used for construction, supplies or services. (This program is administered in Denver, Colorado.)

Small Business Investment Companies (SBIC's)

The major function of an SBIC is to make "venture" or "risk" investments by supplying equity capital and extending unsecured loans to small businesses which meet its investment criteria. SBIC's are privately capitalized and obtain financial leverage from the SBA. They make both straight loans and equity investments.

Contact: Rocky Mountain Capital Ltd. 315 Securities Building Billings, MT 59101 (406)256-1984

Management Assistance

SCORE and ACE (Service Corps of Retired Executives and Active Corps of Executives)

These groups help small business executives solve their operating problems through one-on-one counseling relationships.

Small Business Institutes (SBI's)

At each SBI (located on university and college campuses), senior and graduate students at schools of business administration, and their faculty advisors, provide on-site management counseling. Students are guided by the faculty advisor and SBA management assistance experts. They receive academic credit for their work.

Small Business Development Centers (SBDC's)

These university-based centers draw from resources of local, state and federal government programs, the private sector and university facilities to provide managerial and technical help, research studies and other types of specialized assistance to small businesses.

International Trade Counseling and Training

SBA works closely with the U.S. Department of Commerce and other government agencies, and with private organizations to help develop programs to aid small firms in doing business abroad. Emphasis is placed on the practical application of successful exporting and importing procedures to small business.

Procurement Assistance

Federal Procurement Specialists in SBA offices throughout the countrycounsel small businesses on how to prepare bids and obtain prime contracts and subcontracts, direct them to government agencies that buy the products or services the small firms supply, help them get their names placed on bidders' lists and assist in obtaining drawings and specifications for proposed purchases. (Administered in the Denver Regional Office.)

SBA:

- Helps federal agencies to direct government subcontracts to small businesses;
- Helps private contractors to direct federal subcontracts to small businesses;
- Refers qualified small businesses to federal prime contractors;
- Monitors the granting of federal contracts to small firms by federal agencies.

Contact: U.S. Small Business Administration

Federal Building 301 South Park Helena, MT 59626 (406)449-5381

LOCAL ECONOMIC DEVELOPMENT ORGANIZATIONS

The following is a partial list of organizations whose primary purpose is to promote economic growth in their local areas. They are available to assist in business expansion or relocation.

P.O. Box 842 Anaconda, MT 59711 563-5538

Ivan Flock Belgrade Dvlpmt. Credit Corp. Butte Economic Futures P.O. Box 88 155 W. Granite Belgrade, MT 59474 388-4994

John Ireland, Exec. V.P. Forward Billings P.O. Box 2519 Billings, MT 59103 245-4111

LeRoy Luft, President Gallatin Development Corp. 315 Haggarty Lane Bozeman, MT 59715 586-0548

Thomas Ryan Bridger Development Corp. 101 S. Main Bridger, MT 59041 662-3388

Roy Lafromboise Blackfeet Planning Dept. P.O. Box 850 Browning, MT 59417 338-7406

Darryl Lee, Exec. Director E.W. "Skip" Lynch
Butte Local Dvlpmt. Corp. Bitterroot RC&D
P.O. Box 507 223 So. 2nd Street Butte, MT 59703 494-5594

Jim Davison, Manager Richard Monaghan, General Manager Anaconda Local Dvlpmt. Corp. Port of Montana P.O. Box 3641 Butte, MT 59702 494-3087

> John Orth/Don Peoples Butte, MT 59701 723-8262

Frank Lockridge, Director Communty Development Corp. Drawer G Columbia Falls, MT 59912 892-4391

Gale Gustafson, President Econ. Dvlpmt. Corp. of Pondera County P.O. Box 1142 Conrad, MT 59425 278-7521

Manson Bailey, Jr., Director Valley County Dvlpmt. Council P.O. Box 832 Glasgow, MT 59230 228-9289

Ron Oberlander, Exec. V.P. Economic Growth Council P.O. Box 1273 Great Falls, MT 59403 761-5036

Hamilton MT 363-5011

Tony Priete, Exec. Director Bear Paw Dvlpmt. Corp. P.O. Box 1549 Havre, MT 59501 265-9226

Ed Gallagher, Director Kalispell Dvlpmt. Corp. 12 3rd St. E., Suite 9 Kalispell, MT 59901 257-7491

Wes Higgins, Director Flathead Small Ind. Council 14 3rd Street East Kalispell, MT 59901 257-7100

Don Tennell, President New Industries, Inc. P.O. Box 818 Lewistown, MT 59457 538-3162

Sandy Peck, Exec. Dir. Libby Chamber of Commerce P.O. Box 705 Libby, MT 59923 293-3832

Ed Stern, Director Community Dvlpmt. Office 414 E. Callender Street Livingston, MT 59047 222-6120 Bob Wuttke, President Missoula Dvlpmt. Corp. P.O. Box 8065 Missoula, MT 59807 728-3337

Joe Menicucci, Director Polson Community Dvlpmt. Agency P.O. Box 758 Polson, MT 59860 883-3087

Norman Hollow, Chairman Assiniboine & Sioux Tribes P.O. Box 1027 Poplar, MT 59255 768-3690

Terry Dimmock Shelby Dvlpmt. Corp. P.O. Box 488 Shelby, MT 59474 434-5257

Marcell Turcotte, V.P. Broadwater Cty. Dvlpmt. Corp. 415 Broadwater Street Townsend, MT 59644 266-3428

Harvey Bryan, President Econ. Dvlpmt. Assoc. of E. Montana Wolf Point, MT 59201 653-2066 .

2.313 abplies of this public document were published at an estimated acts of 67d per copy, for a total cost of \$2,009.70, the followers \$2,009.70 for printing and \$.00 for distribution.